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ABSTRACT

Consumer education course objectives, content analysis, supporting objectives, and content generalizations are presented in this teacher's guide for Consumer Education 1 and 2 for the San Diego Unified School District. Course objectives are aimed at several areas of consumer and family studies: consumer education, cultural awareness, human potential (including sex stereotyping), and career education. A grid is included to summarize and show quickly how each course objective relates to these four emphases. A course rationale, description, objectives, and goals are given for Consumer Education 1 and 2. Areas studied under content analysis include: life styles; decision making--consumer behavior; consumer in the economy; rights and responsibilities; money management; savings; borrowing; buying (food marketplace, clothing, transportation, housing and home furnishings); environment; and employment and employability. Suggested time sequences are also listed. These same areas are then considered from the standpoint of objectives and accompanying content generalizations. (CT)

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CONSUMER EDUCATION

Consumer Education I
Consumer Education II

Course Objectives, Content Analysis

Supporting Objectives and Content Generalizations

U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
NATIONAL INSTITUTE OF EDUCATION

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Compiled by Karen Crow
Editor - Dr. Joan Martin
San Diego State University

March 1978

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PREFACE

Curriculum material in this publication represents a further step in the ongoing process of curriculum development in the Consumer and Family Studies program of the San Diego Unified School District.

Curriculum development undertaken by the district in the early 1970's focused on meeting the demands of Part F, Consumer and Homemaking Education section of the Vocational Education Amendments of 1968. Curricula were designed by teachers to add a consumer focus to courses with special consideration given to the contributions of ethnic groups and to economically depressed areas. Students, parents, administers and consumer-homemaking advisory committees contributed suggestions and evaluations during the development and use stage of curriculum in clothing and textiles, foods and nutrition, child development, consumer education, family studies and housing.

Emerging student and societal concerns plus new program priorities from the 1976 Vocational Education Act provided the impetus for revision of these curriculum materials.

Subpart 5 of the 1976 Vocational Education Act defines consumer and homemaking education as an instructional program designed to prepare individuals for the occupation of homemaking and to meet the challenges of daily living. The program emcompasses consumer education, foods and nutrition, family relationships and parenthood education, child development and guidance, housing and home management (including resource management) and clothing and textiles.

The framework for consumer education developed by the Bureau of Homemaking Education, State Department of Education under the INCINCE project (Innovative Curricula In Consumer Education) was adopted as a district framework for

consumer education in 1975. Concepts in this framework are organized around the consumer, the consumer in the marketplace and the consumer in the community.

All courses offered by Consumer and Family Studies departments focus on consumer concerns - 20% of course objectives are designated for this. Consumer Education I & 2 represents the course that directly addresses the total concepts of the framework. Curriculum materials for the course were initially developed by Colleen Steck in 1971-72. Karen Crow, in the summer of 1977, reviewed the course for its relationship to the INCINCE framework and for its relevancy to Subpart 5, student needs and current and projected societal concerns. The material was further developed and edited by Dr. Joan Martin, project advisor and editor.

Focus of the revision centered upon reorganizing the objectives according to the INCINCE framework, checking for sex bias and adding objectives related to cultural awareness, handicapped individuals, environmental issues and career development. The curriculum materials from the Bureau of Homemaking Education, Curriculum Design for Consumer Education and Maximizing Human Potential served as references for the curriculum reviewers.

The format of the Consumer Education curriculum material differs somewhat from previous district publications in Consumer and Family Studies. To facilitate use by teachers and students in planning, managing and interpreting the course, the traditional teaching-learning sequence publication has been divided into two parts. This publication--Course objectives, Content Analysis, Supporting Objectives and Generalizations--represents the first part of the total curriculum revision. The publication includes the major course objectives, a

content analysis detailing the subject matter inherent in these objectives, and selected supporting objectives and content generalizations developed from the analysis of the course objectives/content. The objectives are designed for use as a one or a two semester course. Teachers doing a two course sequence will need to adapt the level of the course objectives so the second semester students are working at a higher competency level. These teachers may also choose to divide the topics over the two semester period.

The objectives are coded to the major emphases of the Consumer and Family Studies program in the district -- Consumer education [C], Cultural awareness [CA], Human potential (including sex stereotyping and bias emphasis [HP] and Career education [CE]. A grid is included to summarize and show quickly how each course objective relates to these four emphases.

The second stage of the revision will incorporate the objectives and generalizations with new and revised teaching strategies and support material for the learning experience section of the Teaching-Learning Sequence in Consumer Education. Evaluation items and FHA/HERO suggested activities will also be added.

Teachers are encouraged to use the new publication with the existing Teaching-Learning Sequence in Consumer Education until the second stage is published. For the most part, the main points of the content analysis correspond to the units or areas identified in the existing guide. Learning experiences can be selected that are consistent with the revised objectives. Teachers may also request additional learning experiences from the Computer Retrieval System.

Project Advisors

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Joan Martin, editor

RELATIONSHIP BETWEEN OBJECTIVES AND DISTRICT/STATE EMPHASES

Consumer Education Topical Outline of Course Objectives	CONSUMER EMPHASIS															HUMAN POTENTIAL													CAREER CULTURAL	
	Consumer			Marketplace					Community							Self and Others			Tradition & Change					Interdependence Independence			Future			
	Life Styles	Resources	Decision Making	Earnings	Spending	Saving	Borrowing	Buying	Economy	Community Services	Rights and Protection	Law and Protection	Environment	Media		Behavior	Interpersonal Skills	Group Behavior	Change	Family	Roles	Dating and Mate Selection	Life Cycle	Life Span Issues	Stress	Support Systems	Future	Parenthood		Career	Cultural Awareness
1.0 Life Styles	X	X	X		X				X	X										X					X				X	X
2.0 Decision Making		X	X													X										X				
3.0 Economic System	X				X				X	X																				
4.0 Consumer Rights and Responsibilities			X		X			X		X	X	X		X		X					X				X					
5.0 Money Management	X	X	X	X	X	X				X		X							X	X			X	X	X	X	X	X	X	X
6.0 Consumer Savings	X					X				X		X								X				X		X	X			X
7.0 Consumer Borrowing	X		X		X		X	X			X					X					X									
8.0 Consumer Buying: Food	X	X	X					X	X	X	X			X						X						X	X			X
9.0 Consumer Buying: Clothing	X	X						X	X		X			X		X				X							X			
10.0 Consumer Buying: Transportation	X		X		X		X	X		X	X	X							X						X	X				
11.0 Consumer Buying: Housing Home Furnishing	X	X	X		X		X	X			X	X								X						X	X			X
12.0 Consumer and Environment	X	X	X		X			X	X		X	X	X			X		X	X							X	X			X
13.0 Career Decisions	X	X	X	X					X	X		X				X			X	X	X					X	X		X	X

CONSUMER EDUCATION I & 2

RATIONALE

"It is the goal of consumer education to help individuals improve their role as allocators of resources and as purchasers-consumers of the world's products--to help them achieve a satisfying life style that is in harmony with the world. Consumers must comprehend the alternatives available to them, what choices mean, what the consequences of their actions will be--not only in personal terms but also in terms of the effect on the larger world society" (1).

Consumer Education I & 2 is designed to help students explore the development of values, resources, life styles and the interrelationships between consumption patterns, the environment and the public welfare.

COURSE DESCRIPTION:

Consumer Education I is an instructional program designed to help individuals and families improve home environment and the quality of personal and family life. The program encompasses management of finances, resources and services and specific studies in how to buy best in the various classifications of goods. The main object is for the student to become a more informed consumer

Consumer Education 2 is an in-depth study of a broader scope than Consumer Education I.

(1) Riles, Wilson., "Foreword", Curriculum Design for Consumer Education. Sacramento: State Department of Education, 1974.

COURSE OBJECTIVES

CONSUMER EDUCATION I & 2

A predetermined number of students will demonstrate ability to:

1. Analyze the relationship between values, cultural, social and economic factors and the use of resources in creating a desired pattern of living.

2. Apply the decision making process to selected consumer related probelms and issues.

3. Describe the role consumers play in the American economic system.

4. Analyze the meaning of and the individual's responsibilities involved in implementing the four consumer rights: Right to safety, Right to be informed; Right to be heard and the Right to choose.

5. Interpret financial obligations at various stages of the family life cycle. Develop a money management plan based upon projected resources, income and need.

6. Select appropriate savings, investment and insurance programs.

7. Examine consumer use, sources, forms and costs of credit.

8. Describe the relationship between consumer decisions and food facts, food production and processing, food costs and shopping practices.

9. Formulate criteria for the selection and care of clothing.

10. Select a new or used car based upon environmental, personal, financial and operating and maintenance criteria.

11. Describe factors to consider in selecting housing and home furnishings.

12. Analyze effects of American consumption patterns on the community, the environment, the economy and other nations.

13. Examine steps involved in career planning and finding employment.

COURSE GOALS

Achievement of the objectives will help students.

1. Become aware of the interrelationships between consumer decisions and life styles of individuals and families.
2. Develop an awareness of the responsibilities of consumers.
3. Value sound money management practices.
4. Weigh alternatives in the use of human and material resources.
5. Comprehend the interdependence of consumption patterns and world economic and environmental issues.
6. Develop consumer skills for present and future use.
7. Judge the adequacy of advertising and information provided the consumer.
8. Take appropriate action in response to consumer issues.
9. Increase awareness of personal resources and future job opportunities.

In addition to Consumer Education I & 2, Consumer and Family Studies departments provide opportunities for students to develop consumer competencies through courses provided in Foods and Nutrition, Clothing and Textile, Parenting, Child Development, Family Studies and Housing.

CONSUMER EDUCATION I & 2

CONTENT ANALYSIS

1.0 Life Styles

- 1.1 Value Influence
- 1.2 Cultural, social and economics factors
- 1.3 Resources
  - 1.31 Individual
  - 1.32 Community
    - 1.321 General
    - 1.322 San Diego

2.0 Decision Making -- Consumer Behavior

- 2.1 Processes
  - 2.11 Inquiry process
  - 2.12 Valuing process
  - 2.13 Decision process
  - 2.14 Action process
- 2.2 Characteristics and patterns of decisions
  - 2.21 Interrelationships with past, present and future
  - 2.22 Central-satellite decisions
  - 2.23 Chain decisions
  - 2.24 Involvement of resources
  - 2.25 Limitations of decision process

3.0 Consumer in the Economy

- 3.1 Basic economic concepts
- 3.2 Marketplace
  - 3.21 Supply, demand, price
  - 3.22 Production and marketing costs
- 3.3 Political and social values
  - 3.31 Government spending
  - 3.32 Social benefits and service

4.0 Consumer Rights and Responsibilities

- 4.1 Right to safety
  - 4.11 Federal agencies
  - 4.12 State and local government agencies
  - 4.13 Private sources of assistance
- 4.2 Right to be informed
  - 4.21 Reliable information
    - 4.211 Federal agencies
    - 4.212 Private agencies
  - 4.22 Advertising
    - 4.221 Techniques
    - 4.222 Language
    - 4.223 Regulation

- 4.23 Labels
- 4.24 Packaging
- 4.25 Warranties and guaranties

- 4.3 Right to be heard
  - 4.31 Redress of grievenances
  - 4.32 State and local consumer protection agencies
  - 4.33 Public and private consumer organizations
- 4.4 Right to choose

5.0 Money Management

- 5.1 Consumer earning
  - 5.11 Career choice
  - 5.12 Resource use
- 5.2 Life cycle and financial expenses
  - 5.21 Independent, establishment stage
  - 5.22 Early married
  - 5.23 Child bearing and preschool stage
  - 5.24 Child rearing stage
    - 5.241 Early
    - 5.242 Late
  - 5.25 Retirement
- 5.3 Spending plans
  - 5.31 Reasons for financial plans
  - 5.32 Recognition of available resources
    - 5.321 Human
    - 5.322 Material
  - 5.33 Characteristics of a workable spending plan
  - 5.34 Implementation of plan
    - 5.341 Record Keeping
    - 5.342 Records/papers
  - 5.35 Checking accounts
    - 5.351 Purpose
    - 5.352 Terms
    - 5.353 Services
    - 5.354 Reconciling
  - 5.36 Taxes
  - 5.37 Financial planning support agencies

6.0 Consumer Savings

- 6.1 Saving for security
  - 6.11 Reasons for saving
  - 6.12 Saving institutions
    - 6.121 Banking terms
    - 6.122 Banking procedures
- 6.2 Investment programs
- 6.3 Insurance protection
  - 6.31 Life
  - 6.32 Health
  - 6.33 Property
  - 6.34 Motor vehicles

7.0 Consumer Borrowing

- 7.1 Purpose of credit
- 7.2 Forms and sources of credit
  - 7.21 Sources
  - 7.22 Credit terminology
  - 7.23 Forms of credit
- 7.3 Credit costs
- 7.4 Credit rating
- 7.5 Credit transactions
  - 7.51 Contracts
  - 7.52 Regulating agencies
- 7.6 Misuse of credit
  - 7.61 Consequences
  - 7.62 Sources of help

8.0 Consumer Buying: Food Marketplace

- 8.1 Food facts
  - 8.11 Food selection guidelines
    - 8.111 Basic four
    - 8.112 Food exchange list
  - 8.12 Food additives
  - 8.13 Food fads and fallacies
    - 8.131 Examples
    - 8.132 Impact on health/money
    - 8.133 Ways to recognize
    - 8.134 Protection agencies
- 8.2 Spending for food
  - 8.21 Values and life styles
  - 8.22 Relationship to total spending plan
    - 8.221 Various income levels
    - 8.222 Government programs
  - 8.23 Factors affecting food costs
    - 8.231 Types of stores
    - 8.232 Processing, packaging, marketing
    - 8.233 Convenience foods
- 8.3 Shopping management skills
  - 8.31 Standards of quality
    - 8.311 Grades
    - 8.312 Inspection
  - 8.32 Labels
    - 8.321 Basic requirements
    - 8.322 Nutritional
  - 8.33 Shopping aids
    - 8.331 Unit pricing
    - 8.332 Open dating and pull dates
    - 8.333 Coupons
    - 8.334 Market lists
  - 8.34 Selling practices
  - 8.35 Reducing food costs
    - 8.351 Storage
    - 8.352 Shopping hints

9.0 Consumer Buying: Clothing

- 9.1 Clothing decisions
  - 9.11 Socio-psychological aspects
  - 9.12 Factors affecting decisions
  - 9.13 Resources
- 9.2 Buying guidelines
  - 9.21 Types of stores
  - 9.22 Quality/cost
  - 9.23 Payment methods
  - 9.24 Fads, fashion, styles
  - 9.25 Information aids
- 9.3 Clothing care
  - 9.31 Laundry procedures
  - 9.32 Stain removal
  - 9.33 Dry cleaning

10.0 Consumer Buying: Transportation

- 10.1 Public or personal
  - 10.11 Environmental, energy issues
  - 10.12 Public transportation
  - 10.13 Personal finances
- 10.2 Factors in buying new or used cars
  - 10.21 Operating costs
  - 10.22 Depreciation
  - 10.23 Tests before purchase
  - 10.24 Selecting a dealer
  - 10.25 Warranties and guaranties
- 10.3 Financing a car
  - 10.31 Comparisons of credit sources
  - 10.32 Cost of credit contract

11.0 Consumer Buying: Housing and Home Furnishings

- 11.1 Values in housing
- 11.2 Consumer decisions
  - 11.21 Location
  - 11.22 Type
  - 11.23 Quality
  - 11.24 Rent/buy
- 11.3 Financing
- 11.4 Public policy
- 11.5 Housing trends
- 11.6 Household equipment
  - 11.61 Essential
  - 11.62 Selection, use, care
- 11.7 Home furnishings
  - 11.71 Basic needs
  - 11.72 Selection features

12.0 Consumer and the Environment

- 12.1 Consumption patterns
  - 12.11 Environmental impact
  - 12.12 Economic and interdependence aspect
  - 12.13 Personal values
- 12.2 Water use
  - 12.21 Consumption patterns
  - 12.22 Ways to reduce
- 12.3 Energy use
  - 12.31 Sources
  - 12.32 Consumption patterns
  - 12.33 Ways to reduce use
- 12.4 Food use
  - 12.41 Interdependence of food supply
  - 12.42 Eating habits
  - 12.43 Food waste
  - 12.44 Ways to reduce
  - 12.45 Air, noise, visual pollution
    - 12.451 Identification
    - 12.452 Individual and group action

13.0 Employment and Employability

- 13.1 Value of work
- 13.2 Occupational choice
  - 13.21 Career planning
  - 13.22 Personal qualities
  - 13.23 Job opportunities
  - 13.24 Training
- 13.3 Finding employment
  - 13.31 Laws relating to employment
  - 13.32 Work credentials
  - 13.33 Communication skills
    - 13.331 Resume
    - 13.332 Letters of application
    - 13.333 Personal interviews
- 13.4 Careers in personal and family economics

Suggested time sequence:

1.0	Life Style	1 week
2.0	Decision Making	2 weeks
3.0	Economic System	1 week
4.0	Consumer Rights and Responsibilities	2 weeks
5.0	Money Management	1 1/2 weeks
6.0	Consumer Savings	1 week
7.0	Consumer Borrowing	1 1/2 weeks
8.0	Consumer Buying: Food	2 weeks
9.0	Consumer Buying: Clothing	1 weeks
10.0	Consumer Buying: Transportation	1 week
11.0	Consumer Buying: Housing & Home Furnishing	1 week
12.0	Consumer and Environment	2 weeks
13.0	Career Decisions	1 week

CONSUMER EDUCATION

COURSE OBJECTIVES, SELECTED SUPPORTING OBJECTIVES AND CONTENT GENERALIZATIONS

1.0 Analyze the relationship between values, cultural, social and economic factors and the use of resources in creating a desired pattern of living.

OBJECTIVES	CONTENT GENERALIZATION
1.1 Distinguish between facts, values and standards. [C, HP]	Facts are true statements of things as they really are. Values are an idea or concept of the desirable that give direction to life. Standards are a criterion or set of criteria used as a base of comparison.
Distinguish between personal, family and social values. [C, HP]	Social values represent the collective values held by a given culture or subculture. Family values are the accepted values which direct behaviors in interpersonal family relationships. Personal values are the ideals which integrate the personality and make it predictable and whole.
Describe the influence values have on shaping a lifestyle. [C, HP]	Lifestyles of individuals are directed by the values they hold and act upon.
1.2 Describe ways family customs, beliefs and traditions influence life styles of various cultural groups. [C, CA]	Cultural traditions, ethnic backgrounds, family beliefs and customs are reflected in various living patterms.
Identify community conditions that can influence an individual's or family's life style. [C, CA]	The culture of the community--its values, institutions and customs are reflected in various living patterns.
Compare the values inherit in income use of selected individuals and families with varying levels of income. [C, CA]	The manner in which income is earned and spent as well as the amount of income influences life styles.

OBJECTIVES	CONTENT GENERALIZATIONS
1.3 Identify human and material resources which influence consumer behavior. [C, HP]	When one uses an ability, an attitude, knowledge or energy, human resources are used. Non human resources include use of time, money, goods, property or community resources.
Critique selected resource management practices. [C, HP]	The ability to perceive and manage resources and the availability of resources influence satisfaction and goal achievement.
Suggest ways available resources can be substituted for limited ones in shaping a life-style. [C, HP]	Resources may be interchangeable. Different forms and combinations of resources can be used to achieve goals.
Identify ways public services provided through taxes benefit people in the community. [C]	Forms of taxes levied at the federal, state and local levels provide public services that cannot be provided effectively or economically by the private sector.
Identify local community resources available to residents in various sections of San Diego. [C,CA]	Creative use of community resources and service can be used to enrich individuals and families: - recreation - health - transportation - employment - education
Compare community services available to metropolitan San Diego residents with those available to suburban residents. [CA]	
Examine increased costs of community facilities and service caused by vandalism and poor consumer use. [C]	Costs and benefits of community services are shared by all citizens.
Identify public services provided by private and volunteer service organizations. [C, CA]	Volunteer service organizations, civic, religious, cultural and professional groups supplement the services provided by public agencies. They respond to specific needs of individuals and groups in the community. Ethnic and cultural associations work on current social, and economic concerns of groups in the community.

OBJECTIVES	CONTENT GENERALIZATIONS
1.3 Explore kinds of volunteer services open to youth and young adults in the community. [C, CA, HP, CE]	Contributions of time, energy, skills and consumer goods by individuals and families support community programs and services. Volunteer services offer the chance to gain personal satisfaction, personal competence and a sense of community involvement.

2.0 Apply the decision making process to selected consumer related problems and issues.

OBJECTIVES	CONTENT GENERALIZATIONS
2.1 Demonstrate use of the inquiry process by: - recognizing a problem and stating questions that guide inquiry and limit scope of research. - considering tentative solutions based upon hypotheses - clarifying terms and concepts - collecting data and evaluating data sources - analyzing data to test hypotheses and draw conclusion - applying conclusions to new situation. [C, HP]	An individual's consumer behavior is characterized by inquiry, valuing decision and consumer action. The process of inquiry enables the consumer to acquire skills for the continual processing of information.
Demonstrate use of the valuing process by: - recognizing the value components - considering value relevant behavior - clarifying values exemplified - hypothesizing about value sources - analyzing value alternatives - examining value preferences [C, HP]	The valuing process facilitates a rational view of consumers' world and may be used consciously to influence consumer decisions.
Demonstrate use of the decision process by: - recognizing a decision-problem - considering alternatives - clarifying alternatives - predicting consequences - analyzing alternatives - ordering alternatives [C, HP]	The decision process brings together the results of the inquiry process and the valuing process. Mastery of the process enables consumers to cope with future consumer decisions.

OBJECTIVES	CONTENT GENERALIZATIONS
Demonstrate use of the consumer action process by: - recognizing issues - considering evidence and alternative actions - clarifying consumer actions - organizing evidence and selecting action - initiating and evaluating actions [C, HP]*	Action upon consumer decisions is essential to effect change.
2.2 Locate examples depicting interrelationships of decisions with past, present and future decisions. [C, HP]	Any one decision is related to other decisions which were made earlier, and any one decision may have results that will affect present and future decisions. Example: - energy transformation of product
Diagram a central-satelite decision. [C]	A central-satelite decision is characterized by the presence of a significant, central choice plus a number of related dependent choices.
Project possible effects of a chain decision. [C]	A chain decision is directly dependent upon the preceding choice and the chain can start or stop at any point.
Examine relationship between use of resources and decision/action. [C, HP]	A decision involves using resources in order to carry out the decision and the resources may be increased, decreased or depleted in the process.
Describe limitations of the decision making process. [C, HP]	The decision making process is affected by: - one;s capacity to do it - environmental limitations - what one is willing to risk - amount of research into alternatives - time benefit factor - attitudes and emotions

* Consumer Education Curriculum Modules - A Spiral Process Approach. U. S. Government Printing Office. #1780-01284, 1974.

3.0 Describe the role consumers play in the American economic system.

OBJECTIVES	CONTENT GENERALIZATIONS
3.1 List basic characteristics of the American economic system. [C]	The economic system of the U.S. is a mixed economy where the public sector (government) and the private sector (business and industry) conduct economic activities.
	In a private enterprise system, consumer demand greatly influences what to produce; the profit motif stimulates business activity and production, competition encourages efficiency; and the individuals are permitted to choose freely the ways they will apply their talent and savings to the production output of goods and services.
Illustrate the circular flow of goods and services in the economy. [C]	The economy functions in a circular flow of goods, services and money among consumers, business and government.
3.2 Identify factors which influence the types and amounts of goods and services produced in our economy. [C]	The market is the basic institutional arrangement through which the production and distribution of goods and services are determined.
Relate the consumer's role to the influence it has on product development and sales. [C]	The interaction of supply and demand is a determining factor in the availability and prices of goods and services in the market.
Trace production and marketing costs on selected consumer products. [C]	Production and marketing costs are primary economic factors determining the prices of goods and services.
3.3 Describe major role of government in providing consumer services. [C]	The goods and services provided by government are generally those such as police and fire protection, education, certain health services, and highways that would be difficult or impossible for individual citizens or the private sector to provide.

OBJECTIVES	CONTENT GENERALIZATION
3.3 Identify role of individuals in influencing governmental action. [C]	To make intelligent and reasonable decisions on the role to be played by government in the economy, the benefits and disadvantages of government action and spending need to be carefully examined. Individual citizens, by their votes for specific candidates and programs, determine what will be provided by government and for whom.
Relate public demand for additional benefits and services to the need for increased taxes. [C]	Public demand for additional benefits and services without corresponding tax increases can lead to government deficits and contribute to excessive inflation.

4.0 Analyze the meaning of and the individual's responsibilities involved in implementing the four consumer rights: Right to safety, right to be informed, right to be heard and the right to choose.

OBJECTIVES	CONTENT GENERALIZATIONS
4.1 Identify products and practices which are harmful or potentially harmful to consumers. [C]	The consumer has the right to expect purchases to meet criteria for safety.
Identify the major federal agencies that protect and serve consumers. [C]	Governmental agencies establish and enforce standards of safety for specific categories of products. - Food and Drug Administration - Federal Trade Commission - Treasury Department - Environmental Protection Agency - Occupational Safety and Health Administration - Office of Consumer Affairs - Federal Energy Administration - Agriculture Department
Describe consumer protection services provided by state and local agencies. [C]	State and local agencies include such as the following: - Department of Consumer Affairs - Department of Health - Bureau of Weights and Measures - Department of Licensing - Bureau of Food and Drug Local: - Small Claims Court - CALPIRG - Consumer Aid Centers - County or City Attorney's Office
Interpret basic purposes of selected legislation designed to protect the customer. [C] Select appropriate protection legislation that applies to specific products/or consumer problems related to safety. [C]	Legislation specifically designed for consumer protection includes such acts: - Fair Packaging and Labeling Act - Consumer Credit Protection Act - Textiles Fibers Product Information Act - Federal Food and Drug Cosmetic Act

OBJECTIVES	CONTENT GENERALIZATIONS
4.2 Evaluate the accuracy and reliability of various sources of consumer information. [C]	The consumer has the right to free and accurate information in making informed consumer decisions. Consumers can further their own protection by consulting reliable sources of consumer information on products and services before making a decision.
Identify courses from which information about services and products may be obtained. [C]	Consumer information is available from public and private testing agencies, professional and trade associations and manufacturers Examples: - Public: USDA, FDA - Private: Better Business Bureau, Consumers Research, Inc., Consumers Union.
Identify methods used to promote sale of goods and services. [C]	Advertising, promotion, sales, buying incentives such as trading stamps and coupons and salesmanship at point of sale influence the information available to customers.
Describe how various selling methods affect business, consumers and the economy. [C]	
Identify psychological techniques used in advertising to influence consumer information and induce people to buy. [C]	Advertising can be analyzed to detect its psychological appeals, values and its use of symbols, color, imagery and language.
Examine various types of advertising the language techniques used in each. [C]	Consumers are better able to analyze the information provided by advertising when there is knowledge of various types of advertising and the language appeals used. - testimonial - institutional - conformity - association - informative - suggestive - subliminal

OBJECTIVES	CONTENT GENERALIZATIONS
4.2 Discriminate between informational motivational advertising. [C]	An awareness of the difference between emotional and rational appeals can assist consumers in evaluating the influence of advertising.
Identify fraudulent and deceptive advertising practices. [C]	Advertising may be misleading to uninformed consumers, leading them to make unsatisfactory or unwise purchases. Example: - Bait and switch.
Interpret the laws regulating advertising. [C]	Laws regulating advertising include: Wheeler-Lea Amendment to Federal Trade Commission Act (prohibits false, misleading advertising) Postal Fraud Laws (prohibits use of mail for misleading advertising or schemes).
Judge the value and accuracy of various types of promotion, advertising and sales in terms of objective information. [C]	A critical analysis of the advertising mass media and emotional appeals used to encourage buying can assist consumers in making rational choices.
Analyze information of various labels and decide on its usefulness to consumers. [C]	An informative label gives sufficient data on the product, its use and care to enable consumer satisfaction from the purchase.
Identify information on labels required by laws. [C]	Federal laws regulating labeling include: - Pure Food, Drug and Cosmetic Act - Wool Product Labeling Act - Textile Labeling Act - Fair Packaging and Labeling Act
Examine packaging techinques used to influence consumers. [C]	Packaging material is designed to appeal to the senses of the consumer. Nature of the packaging may cause difficulty in determining products true value.
Describe laws that regulate packaging. [C]	Standards of packaging are set up to protect the consumer.
Compare the consumer value of warranties and guarantees for various products. [C]	Warranties and guarantees are promises made by companies on the quality or performance of merchandise. They may be expressed or implied.

OBJECTIVES	CONTENT GENERALIZATIONS
4.3 Identify reasons consumers become victims of fraudulent practices. [C]	Consumers who are uninformed, hampered in language skills, too trusting or easily influenced are more likely to be victims of consumer fraud.
Distinguish between misuse of product and product failure. [C]	Consumer misuse, not product malfunction, is frequently the cause of consumer complaints.
Explain appropriate procedures registering consumer disatisfaction and grievances. [C]	The consumer has the right to register complaints and to the redress of grievances.
	Consumers exercise their right to be heard by communicating their needs, preferences and satisfactions as well as their grievances to business and government.
	Reporting complaints to the local business firm provides the most direct avenue of recourse for consumers.
Identify where the consumer might go for assistance when sellers fail to respond to reasonable demands and requests. [C]	Consumer complaint centers of local news media, Better Business Bureau and public and private protection organizations assist consumers with problems and advise on recourse available.
Report a grievance or problem, with necessary facts and data, to proper sources in a logical, reasonable manner. [C]	Consumers protect their right of redress by reporting instances of deception, fraudulent unfair practice or product failure to the proper authorities.
Explain functions of small claim courts. [C]	The small claim courts handles civil cases involving small sums of money.
4.4 Indicate ways consumers exercise their freedom of choice in consumer decisions. [C]	The consumer has a right to choose among a variety of products and services at fair and competitive prices.
	Consumers exercise choice by selecting products and services which meet their needs and by communicating their preferences to sellers and producers.

OBJECTIVES	CONTENT GENERALIZATION
4.4 Identify factors that influence the consumers' right to choose from among a variety of products and services at competive and fair prices. [C]	Monopolies and other anti-competitive practices restrict consumer choice by limiting the variety of products and services available. Certain government regulations, policies and laws restrict freedom of choice in the public interest.

5.0 Interpret financial obligations at various stages of family life cycle. Develop a money management plan based upon projected resources, income and needs.

OBJECTIVES	CONTENT GENERALIZATIONS
5.1 Relate level of income to personal abilities, occupational selections and economic conditions. [C, HP, CE]	Level of income is influenced by personal characteristics, occupational choice, educational qualifications, geographic location and economic conditions.
Explore personal abilities and skills in relation to career goals. [C, HP, CE]	Career choice is guided by one's values, goals, attitudes and interest.
	Types of occupations and degree of success obtained influence an individual's economic status and standard of living.
Identify current and potential occupational opportunities opening for men and women. [C, HP, CE]	Changes in occupational stereotyping broadens career options for both men and women.
Identify a range of possible economic futures. [CE, HP, C]	Examining the future requires a life span orientation and the weighing of immediate gratification against deferred gratification.
Examine educational opportunities available locally to upgrade one's occupational competence. [C, CE]	Continuing education and technical training extend employment opportunities and earning power and may increase personal satisfaction from work.
Identify personal skills and competencies individuals and family members contribute to the family's real income. [C, HP]	Perception and use of available resources other than money increase the possibility of achieving a desired pattern of living.
5.2 Predict financial obligations encountered during an individual's single, early independent life stage. [C, HP]	Independent living involves taking care of one's basic needs for shelter, clothing, food and psychological need for self recognition and personal growth.
Compare representative spending patterns of single persons with varying incomes. [C, HP]	An individual's style of living may be affected more by a pattern of spending than by the amount of money earned.

OBJECTIVES	CONTENT GENERALIZATIONS
5.2 Describe the relationship between early married stage and possible financial problems. [C, HP]	In early years of marriage, money tends to be a critical area of conflict. - income may be low - differences in values, goals and use of income require resolving.
Estimate potential increases in family expenses during child-bearing and preschool stage. [C, HP]	The child bearing and early child rearing stage is characterized by evaluating and adjusting financial plans and practices with the increase in family size.
Describe financial problems families are likely to encounter in the early and late child-rearing stages. [C, HP]	As the family enters the early child rearing years, expenses mount with money needs competing for the use of income. The later child rearing stage represents the peak expenses for many families.
Suggest ways parents can help children and youth develop positive attitudes toward use of money. [C, HP]	Children/youth establish habits and attitudes toward use of money during these stages which provide a foundation for the development of money values.
Identify ways young people can contribute to family income. [C]	Teenagers may contribute directly or indirectly to family income through: - services - assuming responsibilities for some of their own expenses - direct contributions
Examine financial concerns of retired and elderly persons. [C, HP]	Reduced income necessitates adjustment in use of financial and human resouces.
5.3 Identify reasons for a spending plan. [C]	Making a spending plan tends to increase satisfaction and financial benefits for individuals and families. A spending plan is a way of classifying needs and wants and allocating funds equitably to receive satisfaction. A spending plan lets individuals and families know how much they can spend without assuming more debt than they can handle.

OBJECTIVES	CONTENT GENERALIZATION
5.3 Describe human and material resources available for individuals and families to reach goals. [C, HP]	Perception, use and creation of resources may enhance or limit the money management potential of individuals and families.
Identify characteristics of a sound spending plan. [C]	Characteristics of a workable spending plan include involvement of family members, provision for savings, allowances for unplanned expenses, flexibility and realism in planning and carrying out the plan.
Explain how spending plans may vary among different [C, HP, CA]	Effective spending plans reflect differences in values, goals, wants and needs of individuals and families.
Indicate major provisions of a spending plan. [C]	Spending plans are based upon a realistic appraisal of goals, income and financial commitments. - money income, real income - fixed expenses - flexible expenses - emergencies - savings
Design a record keeping system for own or specified family use. [C]	Systemic record keeping contributes to financial management.
Describe need for permanent financial records. [C]	Working out a procedure for keeping financial records helps individuals verify expenses.
Explain the purpose of checking accounts. [C]	When there is enough money to maintain a balance, checking accounts can be convenient and safe way of dispensing money. Cancelled checks act as receipts.
Define banking terms used with checking accounts. [C]	Knowledge of terms used with checking accounts aids the consumer in selecting and maintaining the type appropriate to needs. - deposit - check - forgery - overdrawn - endorse - service charge - bank statement - reconcile - deposit slip - joint account - check record or stubs

OBJECTIVES	CONTENT GENERALIZATIONS
Compare costs of checking services offered by various banks. [C]	Costs of checking services vary among financial institutions. Consumers can raise or lower checking costs through selection of services and check systems.
Reconcile a bank statement, checkbook record and cancelled checks. [C]	Prompt and accurate attention to bank statements facilitate financial management and record keeping.
Explain appropriate procedures for handling a overdrawn checking account. [C]	
Develop a spending plan based upon values, goals, and present and future goals. [C, HP]	A spending plan is an effective tool to increase satisfaction from income.
Adapt a spending plan to meet unexpected situations. [C, CA]	Periodic review of a financial plan is essential to meet changing conditions and achieve goals.
Prepare short income tax form, documenting all necessary record. [C]	Taxes are levied to provide certain services and goods for all citizens.
Identify appropriate sources of assistance and advice for preparing tax returns. [C]	Public and private agencies and consultants provide assistance for tax preparation, example: - Internal Revenue Service
Explore sources of help in financial planning available in the community. [C]	Specialists in financial planning are available to help individuals and families with financial problems.

6.0 Select appropriate savings, investment and insurance programs.

OBJECTIVES	CONTENT GENERALIZATIONS
6.1 Interpret the reasons for and personal values inherent in a savings program. [C, HP]	Savings provide funds for anticipated expenses, unexpected emergencies or opportunities and future goals. Individuals have the potential to help control their own future by establishing both long and short range goals. Savings involves making a choice between spending for immediate needs and wants and postponing spending for later satisfaction.
Propose ways in which individuals' and families habits of thrift can add to money available for savingss. [C, HP]	Selection and use of resources in a thrifty manner can increase money and may help alleviate environmental problems.
Identify ways and places to save and invest for different purposes. [C]	Different financial institutions offer a variety of savings plans and services to meet individual needs and goals.
Compare the safety, liquidity and expected rate of return for specified types of savings plans. [C]	Safety, return and availability and risk involved are important factors to consider in choosing a savings plan. Financial institutions offer a variety of differing returns on money invested: - commercial banks - savings and loans - credit unions
Select a savings plan suitable for specified individuals and families. [C, HP]	The savings and investment plans of individuals or families reflect their values, general goals, stage of life cycle, level of income and financial goals.
Analyze ways in which a savings program can differ for individuals and families from varying backgrounds, value systems, economic status and financial responsibilities. [C, HP, CA]	

OBJECTIVES	CONTENT GENERALIZATIONS
6.1 Determine amount of savings feasible on poverty level incomes. [C, CA, HP]	Low level of income received by some individuals and families may make saving difficult.

OBJECTIVES		CONTENT GENERALIZATIONS
6.2	Identify advantages and disadvantages of various invest-	Investments include income producing assets such as stocks, bonds and real estate.
		Financial investment may be made in personal property, education, stocks, bonds and insurance.
	Rate various investments programs according to potential return and amount of risk involved. [C]	Investment programs involve calculated risks in the prospect of gaining greater return.
	Determine the type and amount of advice needed to aid in making appropriate saving and investing decisions. [C]	
	Describe reasons for and the elements of a will. [C]	Estate planning is the process of arranging for the use, conservation disposal of capital and property after death.
6.3	Define the meaning of Insurance. [C]	Insurance is protection against possible financial loss and is based upon the principle of shared risk.
	Identify current and projected personal risks, if any, for which insurance is needed. [C]	The way individuals perceive affects the amount and kind of insurance they believe they need.
	Describe the basic types of insurance and the protection each provides. [C]	Basic types of insurance include health insurance, life insurance, property insurance and social security.
	Compare the protection provided and the costs of the four types of life insurance. [C]	Basic types of life insurance include straight life, term, endowment and limited payment.
	Plan a life insurance program for specified individuals/ families based upon their life styles, financial obligations, income and stage in life cycle. [C, HP]	The need for life insurance is determined by one's present and future financial needs and family responsibilities.
	Identify types of benefits provided under Social Security. [C]	Government social insurance provide medical benefits, survivor benefits and retirement income for eligible citizens.

OBJECTIVES	CONTENT GENERALIZATIONS
6.3 Analyze coverage and costs offered through various health insurance policies. [C]	The various health insurance policies provide different kinds of benefits and can be purchased to meet the needs of individuals and families. - guaranteed income - hospital - surgical - major medical - general medical
Identify advantages and disadvantages of group and individual health plans. [C]	Considering advantages and disadvantages of group and individual policies give families a base for choosing one or the other or a combination: regular payment and prepaid health plans.
Compute the short term and long range costs of a major physical disability. Both private and public community resources are available when individuals of families face stress situations. [C, HP]	
Examine financial medical aid available for the disabled.	
Identify types of policies and coverage available in property insurance. [C]	Property insurance provides protection against theft, damage, accidents or reasons for loss at home or at place of residence.
Determine types of auto insurance needed for specified individuals. [C]	There are many types of insurance coverage for motor vehicles as well as for drivers. Most state laws require drivers and owners of motor vehicles to be able to satisfy liability claims.

7.0 Examine consumer use, sources, forms and costs of credit.

OBJECTIVES	CONTENT GENERALIZATIONS
7.1 Describes purposes of credit. [C]	Consumer credit and borrowing permit the use of future income to satisfy present needs and wants. Credit temporarily increases the standard of living at the expense of incurring a debt.
7.2 Identify sources of credit available in local community. [C]	Credit is available from banks, credit unions, sales and personal finance companies, insurance companies, merchants and pawn shops. Credit cards, charge accounts and revolving accounts are sources of credit.
Define meaning of terms related to credit use. [C]	Knowledge of terms used in credit is an essential consumer skill.
Identify forms in which credit is available. [C]	The various forms of credit include: - service credit - sales credit - open charge account - revolving charge account - ninety-day charge - installment loans
Describe types of credit cards available to consumers. [C]	Three basic types of credit cards are available: bank cards, travel and entertainment cards and one-company cards.
State advantages and disavantages to the use of credit cards. [C]	Credit cards provide convenience, instant credit, emergency use, flexibility, cash substitute and ease of payment.
7.3 Cite types, sources and relative costs of credit for different purposes. [C]	Lending agencies and consumer credit sources differ in rates of interest, payment methods, service offered and security required. Comparison of sources and forms of credit and cash loans helps the consumer choose the service best suited to his/her needs.
Compute costs of various forms of credit. [C]	Credit is a service paid for by the consumer and costs vary among different lending institutions.

OBJECTIVES	CONTENT GENERALIZATIONS
7.4 Describe how a credit rating is determined and the effect it has on ability to get credit. [C]	Credit rating is based upon the consumer's character, capacity to meet financial obligations and capital. Failure to maintain a satisfactory credit rating increases costs and limits sources of credit available for the consumer.
Explain avenues open to consumers who receive a poor credit rating. [C]	Consumers have the legal right to review information filed by credit investigating agencies and to have the disputed information reinvestigated.
Examine whether credit can be easily obtained by women and minority group members. [C, HP]	The Equal Credit opportunity Act of 1974 forbids discrimination by creditors on the basis of sex or marital status.
7.5 Identify important items to look for when signing a contract. [C]	Each credit transaction involves legal responsibilities and obligations on the part of both consumers and creditors. Items consumers should investigate include: - amount of credit received - total amount to be repaid - securities pledged (if any) - amount of each payment - date payment is due - where payments are to be made - list of itemized charges for credit
Specify the conditions, obligations and responsibilities of buyer and seller on specified contracts. [C]	Provisions of the purchase contract need to be understood so the customer can recognize his rights and obligations.
Cite major Federal laws which regulate consumer credit. [C]	Full disclosure of finance charges, interest rates, and other specified information is required for all consumer credit. Federal and state laws protect the rights of the consumer through regulation of interest rates, disclosure requirements and credit reporting practices. - Truth-in-Lending Law - Fair Credit Reporting Act

OBJECTIVES	CONTENT GENERALIZATION
7.6 Project some of the possible consequences resulting from misuse of credit or inability to meet credit payments. [C]	When consumer credit is misused, it may create problems and possibly lead to serious financial difficulties. Inability to meet credit payments can result in repossession of merchandise, loss of collateral, loss of income and bankruptcy.
Identify public and private agencies in the community which assist consumers with problems related to credit. [C]	Consumers in credit difficulty may obtain help from agencies as the Consumer Credit Counselors of Greater San Diego. Chapter XIII may also be filed in Bankruptcy Court.
Propose alternatives to the use of credit. [C, HP]	Alternatives to the use of credit may be possible through reordering of goals and priorities, accurate assessment and creative use of resources.

8.0 Describe the relationship between consumer decisions and food facts, food production and processing, food costs and shopping practices.

OBJECTIVES	CONTENT GENERALIZATIONS
8.1 Assess various meal patterns for nutritional adequacy. [C]	When a quick and easy way of checking nutritional adequacy of meals is used, the meeting of nutritional adequacy is facilitated. The Basic Four Food Guide divides food into four broad groups on the basis of their similarity in composition and nutritive value. The Food Exchange list groups foods more specifically under their nutritive components: protein, carbohydrates, vitamins, minerals and fats and allows for equivalent exchange among foods.
Analyze nutritional adequacy of meal patterns from different cultures. [C, CA]	Adequate nutrition can be attained by many combinations of foods commonly available throughout the world.
Describe basic needs for additives and preservatives in food. [C]	Food additives are used to retard spoilage, provide longer shelf life and increase nutritive value of food products.
List three additives that are safe for food according to government regulations. [C]	Examples of safe additives include: - dough conditioners in cread - socium benzoate as a preservative - Vitamin A palmitate for nutritive value in margarine.
State examples of fact, folklore, fallacies or fads related to foods and nutrition. [C]	Nutritional knowledge helps the consumer evaluate folklore, fallacies and sensational claims which may be harmful to health and lead to economic problems. Folklore deals with food notions whose origin is usually obscure but may have originated from regional fables, or family dictums, which when passed from generation to generation were embellished.

OBJECTIVES	CONTENT GENERALIZATIONS
8.1	Fallacies are based on misrepresentation, misinterpretation and misinformation. A nutrition fact implies a scientific basis. Facts about food emerge from the research and work of leading scientists and nutritionists who work in universities, research foundations, hospitals, government agencies and laboratories providing authoratative nutritional statements.
Describe the implications food faddism and quackery can have on individuals and families. [C, HP]	The danger in food faddism and quackery includes: - essential nutrients may be lacking and health damaged. - economic waste - faddish foods and treatment are expensive. - failure to seek early medical advice. - imposing of false ideas on people.
Identify ways a consumer can recognize a food faddist or food quack. [C]	Generally, food faddists use some of the following techniques: - Almost always have something to sell. - Bypass the professions, go directly to public. Higher in price than similar products sold elsewhere. - Appeal to people's emotions, using scare tactics. Play upon fears, hopes, superstitutions. - Undermine people's confidence in the general food supply by suggesting food processing and production damages people's health. - Make extravagent claims for the products they sell. Promises to cure, help live longer. - Take a few facts from scientific research and use them to back product. Partially quote authoritive information or misquote to own advantage. - Attack public health officials, American Medical Association and recognized nutrition authorities. - Poses as an authority. Uses testimonials and case histories.

OBJECTIVES	CONTENT GENERALIZATIONS
8.1 Examine claims for health and organic foods in light of scientific criteria. [C]	Health, organic foods are those thought to have superior health-giving and or/ life-giving properties. Organic refers to foods or crops grown from "natural soils" with natural pest control and fertilizers.
Critique various popular articles, books or nutrition-health programs for soundness of nutritional information. [C]	Mass media present an abundance of misleading and inaccurate information concerning food, nutrition and health.
Identify agencies protecting the consumer against fraudulent food and nutritional claims. [C]	The Food and Drug Administration enforces regulations pertaining to labeling. Provides scientific evidence of fraud.
	Federal Trade Commission governs false and misleading advertising and has jurisdiction over materials that cross state lines.
	The United States Post Office is empowered to prosecute individuals or companies who solicit money by fraudulent advertising for products purchased by mail order.
Propose appropriate consumer action for specific food faddism situations. [C]	Reporting questionable health claims to proper authorities is a consumer responsibility.
8.2 Identify factors that influence individuals or families food patterns and preferences. [C, HP, CA]	Food habits may be influenced by socio-economic status, food supply, taboos, superstitions, prejudices, customs, age, sex, occupation, family group, geographic location and religious affiliations.
Examine food consumption patterns of individuals/ families with varying lifestyles. [CA, C, HP]	The values one places on the social, economic, nutritive and emotional aspects of food influence the kinds and amounts of food used.
Analyze percent of income allocated for food expenditures at various economic levels. [C, HP]	

OBJECTIVES	CONTENT GENERALIZATIONS
8.2 Examine amount of money available for food on a poverty level budget. [C, CA]	While a competent manager can reduce the amount of money needed for food, there is a practical minimum below which it becomes increasingly difficult to acquire adequate nutrition and to provide culturally accepted variety in food.
Identify local programs that assist individuals to obtain better nutrition through adequate food supplies. [C,HP]	Support systems exist for individuals/ families who cannot afford enough food for adequate nutrition. - food stamps - child feeding programs - new and expectant mothers, infants and young children - senior citizens low cost meal programs
Describe factors that influence the cost of food and food products. [C]	The cost of any given food differs in relation to the season, the processing and marketing and location and facilities of the store. When a store sells convenience, including long hours, credit, location and delivery, the cost of food tends to increase.
Compare prices of food products with differing amounts of processing. [C]	Much of the food dollar goes for preprocessing and prepreparation of good products.
Compute price per servings of convenience food items and same items prepared from basic ingredients. [C]	
Identify advantages and disadvantages of using convenience foods. [C]	Foods that have had a comparatively large amount of processing or market service are classified as convenience foods. Reasons for using convenience foods include saving of time, not having to purchase seldom used items and safeguarding the quality of the product.

OBJECTIVES	CONTENT GENERALIZATIONS
8.3 Explain purposes of food grading and inspection. [C]	The agricultural Marketing Services develop quality standards on which the grades of various foods are based. Grading of foods usually provides some protection for consumer. - Food grades: meal, poultry, eggs, fresh fruits, vegetables, canned fruits and vegetables When meat bears a meat inspection stamp it is an indication that standards of wholesomeness have been met. - Meat Inspection Act - Poultry Product Inspection Act
Design a label that meets government requirements and is useful to the consumer. [C]	Knowledge of labeling practices, how to use the information provided and relate it to product end use can help consumers make more economical and appropriate food choices. The law requires the disclosure of brand name, manufacturer and local, net weight and ingredients used in decreasing amounts on labels. It is voluntary to give nutritional labeling unless the food is fortified or enriched or making a nutritional claim.
Demonstrate ways nutritional labeling is helpful in meal planning. [C]	Nutritional labeling, if used, must list number of servings and serving size, protein, carbohydrate, fat in grams and vitamins and minerals. Nutritional labeling is helpful in counting calories, avoiding restricted foods and estimating percentages of USDRA consumed daily.
Compute cost per unit of various foods for comparison purposes. [C]	Consumers who can compute foods costs can save money. - compute cost per oz. - substitute foods similar in food value of lower price - use less expensive form of food

OBJECTIVES	CONTENT GENERALIZATIONS
8.3 Interpret value of unit pricing. [C]	Unit pricing enables the consumer to compare various sizes by cost per unit, thus making a more economical purchase.
Explain use of open dating. [C]	Open dating insures the consumer of purchasing fresh products. There is not a standardized date required. At present, expiration, packing or pull dates are used.
Assess coupons as an economical tool to use in shopping. [C]	When coupons are routinely used in shopping they can enhance shopping organization and new product awareness as well as save money. If not used with discretion, they can increase the number and costs of purchases.
Describe value of an organized market list. [C]	When an organized shopping list is prepared, there tends to be a saving of money, time and energy. When food advertisements are consulted before shopping, menu plans can be made for economical use of sale items. Sale items must be on shelf or available upon request.
Describe sales techniques used by markets to encourage consumer buying. [C]	Awareness of a market's advertising and sales motivation techniques aids a customer in not overbuying: - free samples - location of displays - grouping of items - advertised specials
Describe ways consumers can reduce their food expenditures. [C]	Economical food buying involves consideration of unit costs, amount of waste, nutrients supplied by food, time, energy and further expense in preparation, family or individual budget, tradition and food preferences.
Explain storage procedures for specified foods. [C]	The effects of good food shopping habits can easily be lost if food is not stored properly. - meats, fish, poultry - fresh produce - dairy products

9.0 Formulate criteria for the selection and care of clothing.

OBJECTIVES	CONTENT GENERALIZATIONS
9.1 Identify socio-psychological aspects of clothing selection. [C, HP]	Clothing can be a means of communicating one's role and self-concept.
	Clothing is a cue to personality; it conveys an impression of what an individual is, does and believes.
Locate examples of clothing advertising directed toward goals and values of young people. [C]	An individual's social and psychological need for recognition, prestige and security may be partially met through clothing. Advertising capatilizes on these needs.
Describe factors that influence amount of money spent for clothing. [C]	Clothing needs, individual and family income, and goals influence the amount of money allocated to clothing.
	Resources available for meeting clothing needs include available goods and services, purchasing power and personal information, ability, time and energy.
9.2 Identify different types of stores and the merchandise and services offered by each. [C]	Sources for obtaining clothing may include department stores, specialty stores, neighborhood stores, mail order houses, variety stores, discount houses, factory outlets, clothing exchanges, garage sales, gifts and home and custom sewn clothes.
	The decision of where to buy depends upon factors as range of merchandise, services provided, conveniences of shopping, business practices of the store, atmosphere and accessibility of the store.
Compare quality of garments at same price and at different prices. [C]	Wise buying and shopping requires an awareness of fabric, construction and design, cost and function.
	Clothing that is attractive and durable may not necessarily be expensive.
Trace the energy transformation of a clothing article and relate it to real cost and environmental costs of the article. [C]	Cost of clothing may be influenced by raw materials, labor costs, production costs, marketing and packaging, retail costs, overhead and profit.

OBJECTIVES		CONTENT GENERALIZATIONS
9.2		The environmental impact of the production of materials for clothing may be considered detrimental by some consumers.
	Identify advantages and disadvantages of methods of payment for clothing purchases. [C]	Garments may be purchases through cash payments, installment buying, charge accounts and layaway plans.
	Differentiate between fads, fashions, and style as they pertain to clothing selection. [C]	The value one places on short term clothing styles versus longer lasting ones affect both the individual's clothing expenditures and the economy of the fashion industry.
	Interpret guidelines available to consumers to make satisfying clothing decisions. [C]	Guides to help one become a better clothing shopper includes advertising, brand names, labels, seals of approval and past experience of self and others with the product.
9.3	Describe ways to prolong life of clothing. [C]	Since clothing expenditures constitute an important part of disposable income intelligently caring for clothing maximizes consumer satisfaction, saves money and prolongs use of clothing.
	Describe function of soap or detergent, water softeners, bleach and fabric softeners in laundry. [C]	Knowledge of the variety of laundry aids and their purposes allow consumers to select ones suitable for their clothes and for protection of the environment.
	Identify water pollution problems being created by detergents. [C]	
	Demonstrate sorting clothes according to fiber, color, sturdiness, amount of soil and fabric finish. [C]	When washing clothes, garments are sorted according to finish, color, fiber content, garment construction, amount of soil, use and ability to attract lint.
	Classify stains and identify the type of stain removal agent needed with the nature of the stain. [C]	Stains on garments may be classified according to the type of remover needed to eliminate the stain: absorbant, soap or detergent, solvent or chemical.

OBJECTIVES	CONTENT GENERALIZATIONS
9.3 Remove various stains from different fabrics. [C]	Before attempting to remove any stain, consider the fiber, colorfastness and type of stain -- protein, oil base, grass.
Compare advantages and disadvantages of various methods of dry cleaning. [C]	Self-service, coin operated dry cleaning machine may be a satisfactory means to clean garments that require no special care; however there may not be adequate bacteria control. Quality of commercial dry cleaning service depends upon the reputation and standard of the company. Damage done to clothing by dry cleaners can be appealed to the local Textile Arbitration Board.

10.0 Select a new or used car based upon environmental, personal, financial and operating and maintenance features.

OBJECTIVES	CONTENT GENERALIZATIONS
10.0 Identify environmental and energy concerns related to use of automobiles. [C, HP]	Current social concerns can be projected into the future by examining the consequences of the continuation of current trends and by hypothesizing the effects of alternatives to current trends. The automobile is a major contributor to environmental pollution and energy use, but is also a major factor in the nation's economic health and in peoples' freedom of mobility.
Identify how consumers values and purchases can influence auto manufacturers' responses to environmental issues. [C]	Informed consumers making discriminating choices of products can influence the functioning of the market to serve consumer interests and improve utilizations of resources.
Determine, for specific individual/family situations, amount of money that can be allotted for personal transportation. [C, HP]	Decisions regarding the use of income affect the life style of individuals/families.
10.2 Describe fixed and flexible expenses of car ownership. [C]	Fixed expenses occur at regular intervals for a period of time. Included are: - installment payments (principal and interest) - License fees - Insurance - Local or state taxes
Compute the monthly operating costs of owning a care when it is driven a specific number of miles. [C]	Flexible expenses occur regularly or in varying amounts. Included are: - gasoline - tires - maintenance - miscellaneous costs
Define depreciation and compute approximate amount of depreciation for three years on a particular car. [C]	Depreciation if the yearly value reduction of a car. The value of a car typically depreciates 25 to 30 percent of cost price in the first year, 15 to 25 percent in the second year and 10 to 15 percent in the third year.

OBJECTIVES	CONTENT GENERALIZATIONS
10.2 Develop a list of good practices in caring for an auto. Classify as to yearly, monthly, weekly care jobs. [C]	Depreciation may be decreased through good maintenance practices and thus result in a higher resale or trade-in value or increase the life of the car.
Describe three series of tests given to a used car before purchase. [C]	Three tests that should be given to used cars before purchase include: - Inspection - Driving test - Mechanic or diagnostic center check Inspection includes checking 1) inside for wear and tear, 2) tires for wear, 3) rust spots, flaking paint, 4) ripples in paint or repainted places on body, 5) windows and doors, 6) shaking wheels, 7) loss of brake fluid, 8) light switches, controls, safety devices, 9) worn shock absorbers. Driving test includes 1) wheel alignment, 2) smooth acceleration, 3) transmission, 4) brakes, 5) steering, 6) pistons, 7) road test smoothness, 8) overheating. A trusted mechanic or diagnostic center should check: 1) compression pressure, 2) brakes, 3) underside leaks in the engine, transmission, wheels and rear axle housing, 4) muffler and tail pipe, 5) frame, 6) suspension, 7) steering assembly.
Identify factors to consider in selecting a car dealer. [C]	Considerations in choosing a car dealer include: - reputation of dealer - location in relation to residence of buyer. - prices in comparison with other dealers on similar cars. - services provided by dealer.
Interpret various warranties offered by dealers. [C]	Warranties on used cars are generally for 30 days, with cost of any repairs split 50-50. New car warranties usually extend for 1 year or 12,000 miles, whichever comes first. For a warranty to be valid, it must be in writing.

OBJECTIVES	CONTENT GENERALIZATIONS
10.2 Formulate a check list of various types of costs in buying a new or used car. [C]	Because of the amount of money involved and the importance of the automobile in one's daily life, the many factors involved in purchasing a car need to be carefully considered.
Compare cost, availability, driving requirements, liscensing of a handicapped driver to those of the non handicapped. [C]	Frequently handicapped drivers encounter numerous obstacles in their quest to live in a normal environment.
10.3 Compare costs of financing through a car dealer, credit union and bank. [C]	Dealer finance charges are usually higher than those charged by a bank or credit union.
Fill out a sales contract in a simulated car purchase. [C]	Contract law determines the rights and obligations of each party on entering a consumer transaction. A contract is a binding agreement regardless of whether or not the signer understood the contract. A contract should be signed only when the buyer reads and understands it and when all blanks have been filled.
Explain the rights of the creditor and debtor in cases of default in credit payment. [C]	Creditor's rights granted through installment contracts include: - late charges - title retention - add-on clauses - repossession - deficiency judgment - wage assignment Other creditor rights not explicity granted in contract clauses include: - wage garnishments - attachment - prepayment or rule of 78

OBJECTIVES	CONTENT GENERALIZATIONS
10.3	Debtor's legal right to reciprocate creditor's actions include: - Small claims court - Disclosure laws. - Bankruptcy laws and wage earners plans - Truth in Lending law includes: disclosure, advertising - Three day rule, penalties. - Fair Credit Reporting Act - Fair Credit Billing Act - Protection against deceptive collection

11.0 Describe factors to consider in selecting housing and home furnishing.

OBJECTIVES	CONTENT GENERALIZATIONS
11.1 Define needs of persons that housing helps meet. [C, HP]	Housing enables people to safisfy some of their basic physiological, psychological and social needs.
Describe how cultural diversity can enrich neighborhoods. [C, HP, CA]	Personal values, life styles and cultural backgrounds can influence housing choices. The family affects the neighborhood and its environment and in turn is affected by the neighborhood.
Describe factors that influence choice of housing. [C, HP, CA]	Housing choice is influenced by family composition, stage in family life cycle, health status of members, values, goals and interests of individuals and family as a whole, types of activities carried on in the home and family economic and social situation.
11.2 Identify factors to consider when selecting the location of a house or apartment. [C, HP]	Consideration should be given to: - Services available - utilities, police and fire protection, sewers. - Nearness to work, school, shopping and medical facilities, churches, public transportation. - Type of area, - urban, suburban, rural. - neighborhood - zoning, ages of residents, pet regulations, appearance.
Identify advantages and disadvantages of various types of housing available to consumers. [C, HP]	A critical appraisal of the advantages and disadvantages of the different types of housing may help one establish personal criteria for the selection of housing. - Apartments - Condominiums - Duplex - Mobile homes - Single family dwelling - Retirement residences - Townhouse

OBJECTIVES	CONTENT GENERALIZATIONS
11.2 List features to examine in checking the quality of housing. [C]	The types of design, variations in materials and methods of construction reflect the quality of housing. Consumers should examine site, space, storage, safety and structural features.
Distinguish between advantages and disadvantages of renting and buying. [C, HP]	The decision to rent or own requires weighing psychological and financial advantages from a short and long point of view.
11.3 Define terminology used in renting and home financing. [C, HP]	Knowledge of legal terminology is necessary to understand and carry out successful housing transactions. - Renting related terms - Buying related terms
Identify advantages and disadvantages of financing a home through various methods. [C]	Various types of mortgage loan agencies are available for the consumer: - Loan agencies - Savings and loan associations - Building and loan companies - Commercial banks - FHA, VA loans - Insurance Companies
Compare the total cost of a home using three variables--down payment, interest rate and number of years of mortgage. [C]	Factors involved in the total costs of home ownership depend upon: - Original cost - Interest rate taxes - Insurance - Total monthly payment - Closing costs - Depreciation - Operation and maintenance
11.4 Examine selected government programs that assist low income and elderly persons with housing situations. [C, HP, CA]	Society, through government programs and financing, assist consumers and communities in solving housing problems. - Legislative acts - Public low rent housing - Housing for elderly and handicapped - Urban renewal program - Open housing policies

OBJECTIVES	CONTENT GENERALIZATIONS
11.4 Investigate housing alterations needed by the physically disabled. [C, HP, CA]	Persons with physical limitations have special housing needs.
11.5 Identify emerging technological, environmental and social changes that could affect housing decisions of the future. [C, HP]	Advancements influencing housing decisions are changes in technology, design theory, materials and methods of construction. Land use and housing costs may lead to more multiple dwellings rather than single family dwellings. Energy and environmental issues influence public policy related to housing.
11.6 Identify minimum essential household equipment needed as individuals establish a first home. [C]	An individuals value system and interpretation of wants and needs influence buying habits of household equipment.
Critique a selected equipment item for structural characteristics, multiple use, energy requirements and maintenance and care. [C]	Efficiency in equipment is affected by design, materials, installation, suitability for a variety of tasks use of energy, maintenance and ease of use.
11.7 Identify home furnishing needs of selected individuals establishing a first home. [C]	Values, goals, standards, life style and personal and economic resources influence the kind and amount of furnishings required.
Describe factors to consider when choosing home furnishings.	Factors to consider in selecting furnishings include: - Cost - Quality of construction - Durability - Method of payment - Design principle - Need - Space - Care and upkeep - Personal satisfaction - Personal resources - do it yourself skills

12.0 Analyze effects of American consumption patterns on the community, the environment, the economy and other nations.

OBJECTIVES	CONTENT GENERALIZATIONS
12.1 Identify the major environmental problems related to consumer consumption patterns. [C, HP]	Consumption patterns of individuals and families affect the quality of the environment. - high level of consumption - planned obsolescence
Examine consequences of personal and family consumer choices on the environment and the economy. [C, HP]	Individual consumer choices and practices contribute to the collective environmental problems.
Compare the social and ecological costs of the use of limited resources against the economic benefit. [C, HP]	Efforts directed to solve environmental problems need to be evaluated in terms of their effectiveness, social effects and economic costs. Reduction of consumption to conserve limited resources and reduce pollution can have adverse effects on economic growth. The life styles of individuals and families are increasingly intertwined and interdependent with all peoples of the world.
12.2 Identify ways individuals and families consumption patterns waste and pollute water. [C, HP]	Most Americans do not treat water as a limited resource. Both home and industrial use of water can pollute water sources.
Describe ways individuals can help reduce water pollution and practice water conservation. [C, HP]	
12.3 Identify various sources of energy. [C]	Energy may come from a variety of sources: - coal - oil - natural gas - nuclear fuel - wind - wood - sun - geothermal - human

OBJECTIVES	CONTENT GENERALIZATIONS
12.3 Examine how individual and family consumption patterns waste energy resources. [C, HP]	Personal wants and habits can conflict with more general values of preserving energy resources.
Propose action for conserving energy resources by consumers. [C, HP]	Individuals and families may need to restrict purchases and use of consumer products to conserve scarce natural resources and limited energy supplies. A freely chosen simpler lifestyle can reduce energy use.
12.4 Interpret the concept of "international interdependence" in relation to the world food supply. [C, HP, CA]	The adequacy of the food supply in all parts of the world has an effect on people everywhere. Problems related to world use of food resources include increasing population, transportation, extremes in surplus or defiency of available goods, and social, political and economic relationships among nations, states and/or individuals. Rapidly increasing populations and inadequate food supplies can threaten people's health and economic progress.
Describe factors that are involved in individuals and families food consumption patterns. [C, HP, CA]	Changes in eating patterns in a society come about through changes in either the acceptability or availability of food items.
12.5 Identify air, noise and visual pollution that exists in local neighborhoods. [C]	Value standards and patterns of living of individuals and families and business/industry standards can affect the environmental quality of neighborhoods.
Propose individual action to reduce air, noise and visual pollution. [C, HP]	Recycling of discarded consumer goods and waste products conserves resources and reduces disposal and pollution problems. Consumers through independent and group action programs can help improve the environment.

13.0 Examine steps involved in career planning and finding employment.

OBJECTIVES	CONTENT GENERALIZATIONS
13.1 Identify advantages work provides for individuals and society. [CE]	The productivity of individuals contributes to satisfaction of societal needs as well as to their own needs. An appreciation of the world of work in our society helps individuals understand the value and importance of each worker to society.
Describe relationship between one's view of the work ethic and his/her value system. [CE, HP]	Work provides opportunities for individuals to gain material benefits, identity and purpose and function in life. Individuals' work ethics reflects their value system and has a profound effect on their life of work.
13.2 Interpret the concept of career planning. [CE, HP]	Career planning involves coordinating interests, abilities, economics, and decision making. Vocational choice is enhanced by: - a clear self understanding -- aptitudes, abilities, ambitions, resources, limitations and their causes. - knowledge of the requirements, conditions of success, advantages and disadvantages, compensations, opportunities and prospects in various lines of work. - analysis of the relationship between self and job requirements.
List factors that influence career choice. [CE, HP CA]	Career choices can be guided by one's values, goals and aptitudes, abilities and interests. Economic conditions, labor market need and family traditions and influences can also affect career choice.
Assess personal qualities, aptitudes and interests that relate to career selection. [CE, HP]	Learning to make accurate perceptions of one's own values, needs, goals, resources and skills and talents can aid in career selection.
List jobs for which high and low labor market demand exist. [CE]	Examination of current and projected needs for various occupations can help individuals make career decisions.

OBJECTIVES	CONTENT GENERALIZATIONS
13.2 Identify non traditional career possibilities for men and women. [CE, HP]	Traditional occupational sex role stereotyping is being challenged.
Examine the amount of education/training/experience required for a selected career ladder. [CE]	The level of employment individuals can obtain is influenced by their competence, amount of education and experience, the demand for that particular job and personal initiative.
13.3 Identify laws related to securing employment. [CE, C]	National/state and local laws affect the employability of an individual. - Age discrimination in Employment Act - Employment of minors - Child labor laws - Equal Pay Act - Fair Labor Standards Act Federal wage-hour law)
Locate employment programs sponsored by government agencies for youth and young adults. [CE, C, HP]	Government agencies provide a variety of programs to aid employment of young people.
Identify items to include in a work credential file. [CE]	Work credentials can include social security number, birth certificate, work permit, diploma, degree certification, license, professional or union membership, naturalization papers, security clearnace, military service record and resume of qualifications and work experience.
Project strategies to use in securing employment. [CE]	Communication skills are essential in securing employment.
Prepare a resume designed for a specific career interest. [CE]	A resume includes a brief compilation of pertinent personal information, work experience and personal information.
Describe ways to prepare for an employment interview. [CE, HP]	A personal interview can be the single most decisive stage in seeking employment. Preparing for the interview involves knowing yourself well and knowing something about the organization you are interviewing with.

OBJECTIVES	CONTENT GENERALIZATIONS
13.3 Critique simulated employment interview. [CE]	Appearance, body language and communication skills can influence an interviewer.
13.4 Identify occupations related to consumer services, personal and family economics. [CE, C]	Occupations relating to consumer services, personal and family finance field may be clerical, sales or service in nature.
Describe the kind and amount of education, skills and personal qualities needed to succeed in various consumer, family and personal economic fields. [CE,C]	When considering an occupational choice, factors to consider are the characteristics of those working in the field, their lifestyles, location of jobs, responsibilities and activities related to the job, potential for advancement and amount of education needed.